

A Review of Women Entrepreneurs Conditions in Bamyan Province, Afghanistan

*Uma análise das condições das mulheres empreendedoras
na província de Bamyan, Afeganistão*

*Un análisis de las condiciones de las mujeres empresarias
en la provincia de Bamiyán, Afganistán*

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Abstract

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Women's entrepreneurship is a fresh phenomenon that has just developed all over the world. This study has examined the factors that affected social and economic problems, opportunities, and marketing goods and services issues of women entrepreneurs in Afghanistan. Major parts of civilian life, particularly women's lives, are expected to be affected by Afghanistan's three-decade civil war. Access to economic possibilities, involvement in social and political lives, as well as a variety of other aspects of their lives, are all negatively affected. The key concern for improving women's lives in society is their ability to participate in economic activities. Indeed, occupation is the only way for women to be able to support themselves. The generating of income will offer facilities and improve the quality of living. This research aims to determine the various elements that influence the performance and operations of women entrepreneurs in Afghanistan's Bamyan Province, focusing particularly interested in the status of the business difference between registered and unregistered women entrepreneurs, meanwhile, the research considered 300 women entrepreneurs in Bamyan Province, particularly those who work directly under the supervision of the Association and those who work without directing the Association, the current research is both descriptive and analytical based on age, marital status, education, and family size as depending variables and applied statistical tools with SPSS software.

Keywords: Entrepreneur women. Bamyan Province. Afghanistan. Socio-economic reality. household.

Resumo

RASULI, Juma. Uma análise das condições das mulheres empreendedoras na província de Bamyan, Afeganistão. *Rev. C&Trópico*, v. 48, n. 1, p. 11-30, 2024. DOI: [https://doi.org/10.33148/CETROPv48n1\(2024\)2282](https://doi.org/10.33148/CETROPv48n1(2024)2282)

O empreendedorismo feminino é um fenômeno recente e em desenvolvimento por todo o mundo. Este estudo examina os fatores que afetaram os problemas sociais e econômicos, as oportunidades e as questões de *marketing* de bens e serviços das mulheres empreendedoras no Afeganistão. Prevê-se que as principais partes da vida civil, especialmente a vida das mulheres, sejam modificadas pela guerra de três décadas no Afeganistão. O acesso a possibilidades econômicas, o envolvimento na vida social e política, bem como uma variedade de outros aspectos são todos afetados negativamente. A principal chave para melhorar a vida das mulheres na sociedade é sua capacidade de participar de atividades econômicas, para que consigam se sustentar. A geração de renda oferecerá facilidades e melhorará sua qualidade de vida. Esta pesquisa tem como objetivo determinar os vários elementos que influenciam o desempenho e as operações das mulheres empreendedoras na província de Bamyan, no Afeganistão, com foco especial na diferença de *status* entre negócios de mulheres empreendedoras registradas e não registradas. A pesquisa considerou 300 mulheres empreendedoras na província de Bamyan, especialmente aquelas que trabalham diretamente sob a supervisão da Associação e aquelas que trabalham sem a direção da Associação. Trata-

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se de uma pesquisa descritiva e analítica, com base em idade, estado civil, escolaridade e tamanho da família como variáveis dependentes, e ferramentas estatísticas aplicadas com o software SPSS.

Palavras-chave: Mulheres empreendedoras. Província de Bamyan. Afeganistão. Contexto socioeconômico. Atividade doméstica.

Resumen

RASULI, Juma. Un análisis de las condiciones de las mujeres empresarias en la provincia de Bamiyán, Afganistán. *Rev. C&Trópico*, v. 48, n. 1, p. 11-30, 2024. DOI: [https://doi.org/10.33148/CETROPv48n1\(2024\)2282](https://doi.org/10.33148/CETROPv48n1(2024)2282)

El emprendimiento femenino es un fenómeno reciente y en desarrollo en todo el mundo. Este estudio examina los factores que afectaron los problemas sociales y económicos, las oportunidades y las cuestiones de comercialización de bienes y servicios de las mujeres empresarias en Afganistán. Se espera que la guerra de tres décadas en Afganistán cambie gran parte de la vida civil, especialmente la de las mujeres. El acceso a las posibilidades económicas, la participación en la vida social y política, así como una variedad de otros aspectos, se ven afectados negativamente. La clave principal para mejorar la vida de las mujeres en la sociedad es su capacidad de participar en actividades económicas para poder mantenerse a sí mismas. Generar ingresos te brindará facilidades y mejorará tu calidad de vida. Esta investigación tiene como objetivo determinar los diversos elementos que influyen en el desempeño y las operaciones de las mujeres empresarias en la provincia de Bamyan, Afganistán, con especial atención en la diferencia de estatus entre las empresas de mujeres empresarias registradas y no registradas. La investigación consideró a 300 mujeres empresarias de la provincia de Bamyan, especialmente aquellas que trabajan directamente bajo la supervisión de la Asociación y aquellas que trabajan sin la dirección de la Asociación. Se trata de una investigación descriptiva y analítica, basada en la edad, estado civil, educación y tamaño de la familia como variables dependientes, y herramientas estadísticas aplicadas con el software SPSS.

Palabras clave: Mujeres emprendedoras. Provincia de Bamiyán. Afganistán. Contexto socioeconómico. Actividad doméstica.

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1. Introduction

Women make up half of the population and participate significantly in the economy; however, a new trend has developed in which women are establishing their businesses and contributing to economic progress. It is in the best interests of all women who wish to be more creative and innovative in all parts of their lives, at home and abroad. Female entrepreneurs contribute to economic growth by starting new enterprises and diversifying the economy.

However, their talent and potential are mostly untapped due to numerous social restrictions (Baughn et al., 2006). Unfortunately, decades of civil war and other socioeconomic challenges in Afghanistan destroyed the economy (Langowitz; Minniti, 2007). As per the researcher's investigations the women entrepreneurs in Afghanistan; access to funding during the start-up phase and into operations, a lack of a range of commercial contacts during operations, and an overall lack of security are the key problems that Afghan women business owners suffer. According to Holmen and Tar Min Afghan women, in particular, have less access to markets than Afghan males. They face societal barriers that limit their freedom of movement and work in

a community where most people do not accept women in business. Thus, entrepreneurship is often regarded as a powerful factor for economic growth. So, this growth is essential in rich countries and considerably more in developing countries (Robson et al. 2009).

According to the World Bank's financial inclusion data in 2012, just 2.62 percent of females have accounts in formal financial institutions, compared to 15.42 percent of males. Financial inclusion is crucial for reducing poverty, promoting economic growth, and ensuring economic success. In addition, their contribution as agricultural laborers is crushed under the status of family laborers who work on the farm to their regular household chores. These problems of rural women are further accentuated by the tribulations of illiteracy, underdevelopment, and poverty (Giorgia, 2013). However, Financial inclusion is critical for moving the informal economy into the formal economy, according to anecdotal evidence, many women entrepreneurs work in the informal economy (Survey, 2014).

While the number of women who own businesses is constantly increasing worldwide, it is still far lower than men. Afghanistan has one of the greatest gender equity disparities in the workforce, with variables such as cultural restrictions on women's work outside the home, low labor wages in the market, religious policy, and childcare support all contributing. Afghanistan was ranked third worst among the 180 nations studied by the World Bank, with 22 legal gender inequalities, behind Saudi Arabia with 29 and Jordan with 25 (Bank, 2015).

Women's official economic contribution to Afghan development is currently negligible. Even though women make up 47 percent of Afghanistan's estimated 34.65 million population, only 26.8% of women participate in the workforce, and 29% of working-age women are employed, with the majority (70%) working in agriculture and the remainder participating in other. Only 19.9% of women are literate (compared to 49.4% of men), yet this ratio nearly doubles to 38.7% when the female population under 25 is considered; women are paid less than men. On average, women earn 30% less than males for the same jobs (Bank, 2016)

Furthermore, data shows that when it comes to business success, women, regardless of location or situation, experience an economic disadvantage compared to men. The women surveyed also live in an underdeveloped country with limited access to healthcare and ongoing conflict, with almost a quarter of them fearing for their family's safety (Foundation, 2016).

The scarcity of Afghan women's economic empowerment is an extremely troubling problem. Women now contribute less significantly to the economy of Afghanistan. In contrast,

women made up about 47% of Afghanistan's total 34.65 million people in 2016 (Bank, 2016). Representatives of government, donors, and the international aid community have noted the progress made around women's rights since late 2001 (Florian Weigan et al. 2017).

However, it did not focus on developing and empowering women on exact policies; for example, donor funded women's empowerment but the implementer expenses in other sections because there was no developed system to monitor the related projects in Afghanistan. Individuals of the study's target group have several qualities that make them more vulnerable to discrimination in many ways, each with its own set of difficulties. Afghanistan's law has been formed by years of conflict to limit women's rights and affect public perception about what is appropriate for a woman, resulting in a 149th out of 152 countries rating regarding gender inequalities (Who, 2017a). According to the World Health Organization, Afghanistan's health problems are one of the worst, with key indicators three to five times higher than in neighboring countries. However, the figures are increasing positively. Maternal mortality has decreased marginally in recent years, now standing at 396 per 100,000 live births per year, with children under the age of five also dying.

Even though laws in 1923 were supposed to provide women with equal rights, a history of violent power changes and foreign intervention has resulted in extreme restriction and violence against women. Women's rights in Afghanistan degenerated after the Soviet regime in 1989, followed by regime changes, civil wars, and Taliban rule accordingly (International, 2017).

Moreover, while most commercial laws do not identify between men and women in terms of ownership of businesses, there are still assumed cultural barriers and a lack of statutory benefits that limit women's ability to participate in the economy successfully. Similarly, several gender-specific legal disparities occur. Though the number of female businesses has significantly increased over time, there are relatively few no legal benefits to engaging in official economic operations (Bank, 2018).

Discrimination against Afghan women is multi-faceted, interconnected, and self-reinforcing. It is influenced by various cultural, institutional, and economic reasons, such as those mentioned above. However, given the diversity of traditions and cultures across Afghanistan, the prevailing foreign idea that Afghan women are barred from the economy is an unhelpful oversimplification. Furthermore, cultural traditions in the United States, like in other regions of the world, are more dynamic than is typically believed. Cultural perceptions about

women's abilities to contribute to household income and engagement in economic activities will alter as an economy grows and more opportunities exist.

Meanwhile, in fragile and conflict-affected communities, resolving gender inequities and empowering women are critical to maintaining peace and security. Investing in Afghanistan's women's economic empowerment (WEE) cannot be overstated (Hartwig et al. 2018). Currently, in Afghanistan, most women workers always face hurdles in two very important points. First, the nature of women's knowledge and skills are particularly lower than men's. It is derived from isolation, social norms, and lack of education, skills, and employment.

Second, when investment opportunities for women increase, some restrictions prevent women from obtaining institutional and government grants to increase their business. It means that women's groups are unable to secure capital and seek institutional help, as there is little way of support (legal, financial, skills development, and market linkages) from the government.

After years of conflict and forcible exclusion from the public territory, women have been gradually apparent as a social, political, and economic force.

The concern for women in economic and social development stems from important data from various countries worldwide, indicating that women are largely excluded from the development process. According to various statistics, women as individuals or as a group have lagged behind their male counterparts in terms of social, cultural, economic, and even legal standing. As a result, engaging women in development necessitates parallel efforts to enhance their economic and social circumstances

In addition to the economic impact, the ILO says that greater equality between men and women in society improves the community's general well-being, and women make up half of the world's working-age population. However, they only generated 37% of GDP, while women performed 75% of all unpaid work globally.

Woetzel (2015) advocates for programs targeting women in business, particularly entrepreneurs, to remove barriers that prevent them from assuming leadership positions in the public and private sectors. Furthermore, academics stress the need for education and training, particularly for women and girls, to improve their ability to succeed economically in business. According to the 2019 Asia Foundation report on perceived gender challenges, women faced greater obstacles than men in various indicators including access to education, access to rights/participation, violence, and economic concerns (Albrecht; Rude; Stitteneder, 2022).

When the Taliban took power in the country in 2021, there were fears that some of the achievements in women's development could be reversed. During their previous rule (1996-2001), the Taliban had imposed severe restrictions on women's fundamental rights accordingly. Education and healthcare systems have encountered obstacles in providing quality services, in both urban and rural areas. The restricted education policy has additionally affected education, the current authority power does not allow girls above the 6th grade to attend school, nor girls can go to universities, and no women can go to work, while the second time the Taliban captured the country, unfortunately, no any changes seem on their roles against women and girls, the same restrictions are followed up.

2. Literature Review

Surti and Surupia (1993) have Researched the psychology of women entrepreneurs in India and claims that married women entrepreneurs from nuclear families endure more role stress than unmarried local women entrepreneurs from joint households. And were made to determine what kind of role pressures women entrepreneurs face. It was discovered that women from joint families have less stress than women from nuclear households. At the same study, in title Women, Entrepreneurs Controlled Economics have conducted on 50 women entrepreneurs in Hungary, Hisrich and Fuldop (1993) found that a majority of female entrepreneurs were married, and were satisfied with their businesses.

Holmquist et al. (1988) have studied in Sweden, so the result is that females are interested in beginning a business or economic activity because of the desire to have flexibility and capabilities in their work and families. At “Small Business Opportunities for Women in Jamaica”, Meally (1991) presented those women were more focused and concentrated on the businesses that needed very little capital and properties and expanded families’ interventions; also, the study found that women entrepreneurs were dependent on their business to consider their houses and support their household accordingly.

Kent (1989) did a study on comparing the characteristics of women entrepreneurs and executives revealed the article titled "Female Executives and Entrepreneurs: with Preliminary Comparison." The findings presented those female entrepreneurs had a higher level of education. They generally concentrated a bigger value on their work than on their families. Singh (2011) wrote a book published in New Delhi titled “Women Entrepreneurs” In her book, she suggested

and clarified the developing strategies to extend and promote women's entrepreneurs in both urban and rural areas, both categories must be employed at urban and rural levels, its effected directly on unemployment rate.

LJunggren and Kolvereid (1996) have done a research intituled "A Profile of Women Entrepreneurs and Enterprises in Poland," they found that creativity and the invention of something new are essential criteria for women entrepreneurs' success. According to Carter (2000) article, "Improving the Numbers and Performance of Women-Owned Businesses: with specific point, Some Issues for Training and Consulting," female self-employment in the United Kingdom climbed and increased from 3.12 percent in 1979 to 6.76 percent in 1997. Raghyentra (2000), in his paper "Enterprise Development: Employment Avenues for Women," claims that enterprise development offers the most interesting and diverse alternatives for women unable to break free from the confines of home responsibilities and chores. In his research, he identifies the characteristics that contribute to a woman's success in any commercial endeavor.

Afreen Hug and Pat Richardson (1997) wrote an article 'Business Ownership as an Economical Option for Middle-Income Educated Urban Women in Bangladesh', they presented that Lack of information on role models in the news, political instability, and loss of freedom of mobility for women were the major problems affecting women's desire to start a business in Bangladesh. Additionally, (R.D. Hisrich and S.A. Ozturk , 1999), on their article intituled "Women Entrepreneurs in a Developing Economy" noted that the Turkish government granted specific credits to women entrepreneurs to promote them. They also stated that lack of guidance, lack of cooperation with business colleagues, and lack of professional expertise were all issues that women entrepreneurs faced.

Moore and Banne (1999) did a research titled Entrepreneurial Motivation Factors for Women and Men Business in the United States and it presented almost similar results. Turner (1993), therefore, found that the factors that contribute to the phenomenal increase of female entrepreneurship around the world can be grouped as "push" and "pull" aspects.

Kulakarni (2000), In his article "Women in Industry" presented financial schemes and financial facilities by financial institutions and banks to encourage women entrepreneurs in India to start businesses. Women in India had begun participating in entrepreneurship long before China or Japan. In India, the process began in the early 1970s, while in Japan and China, it started in the late 1980s.

Naik (2001) has Conducted a research in southern countries; in his paper on "Problems of Women Entrepreneurs," he emphasizes that the risk for women entrepreneurs is higher since they face additional challenges due to their location in a male-dominated environment. His research also focuses on the characteristics of female entrepreneurs, as well as the motivations for starting a business and marketing strategies. Finally, he believes that the majority of female entrepreneurs suffer challenges such as opening exhibitions, product exposure, demand management, and the lack of skilled workers. And Ganesan et al. (2002) have done a study on the subject of "women entrepreneur's problem and perspective" showed that women own one-third of all small enterprises in the United States and Canada. Since the 1980s, the number of women in the workforce in Britain has been more than three times that of men. Women work in companies and businesses funded by women. Even in Asia's developing countries, there is a similar trend. In these countries, women make up 40% of the workforce. In China, women outweigh males by at least two to one when launching a business.

Nearchou et al. (2004) have Studied in British that Women were least interested in starting a business as a way of self-employment or income gain, according to the paper in titled "Women Entrepreneurs in Cyprus: with A New Dynamic in Cyprus Economy." They showed great concern for the control and decision-making services they were involved. Dolinsky and Arthur (2004) studied India relating to how women entrepreneurs fund their businesses and found that women have many difficulties getting funds, which is a vital resource for starting a business. Women say that bank and government funding rules are too stringent for them. They started their business with the money they had already saved. According to Garg (2004) article, Women Entrepreneurs and its Problems and Prospects, one of the issues that women face is a lack of potential entrepreneurs. They are based on gender and culture, and women entrepreneurs' challenges can be easily solved if they obtain professional training.

Shawna Wakefield and Brandy Bauer (2005) Studies about Local development are also being made, thanks to a growing emphasis within the administration and among donors on providing aid directly to communities. Women and young people, among other groups not usually consulted on community issues, are being included in forums to define village and neighborhood development objectives and create and implement programs to address them for the first time across the country. Singh (2011) researched the profile, entrepreneurial abilities, and productivity of women entrepreneurs cleared in her book "Women Entrepreneurs." It is

published in New Delhi; she has looked at the institutions and organizations that would provide financial support, professional education, and guidance to female entrepreneurs. She has also attempted to investigate the systemic and inter-linkages and interactions of institutions and agencies that promote entrepreneurial sub-systems, as well as the restrictions women face at both the institutional and entrepreneurial stages.

Sharma (2006) has studied in New Delhi, India, and found the factors that induced the small and new entrepreneurs' group were a huge desire to do something independently in life, technical skills and industrial experience, financial assistance from institutional sources, industry expertise in the same or related lines, accommodation in industrial estates, and huge competition.

Several empirical studies on the socioeconomic elements influencing entrepreneurship have emphasized the importance of providing formal training to entrepreneurs before or after they start their businesses. Women are increasingly turning to business as a source of income. The number of women starting their businesses is on the rise worldwide. Several studies on women's entrepreneurship have been conducted.

Carter and Cannon (2012) published a book in Bangalor, India, intitled "Women as Entrepreneurs" is research that looks at the numerous aspects of businesses and how women evaluate their success. They have also looked into how women entrepreneurs understand failure in their businesses. And (Dhillon, 2012) has examined the motivations of successful women entrepreneurs in his book "Women Entrepreneurs: Problems and Prospects." She looks into the various motives that pushed such women to start a business, their challenges, their perspectives toward risks, their independence, their need for achievement, and future planning and management. Dhillon also provides a list of institutions engaged in entrepreneur development projects, as well as a complete overview of government agencies established for this objective.

According to research by the Asian Foundation in Afghanisatn, the proportion of women contributing to economic growth through income-generating activities dropped in 2016 compared to 2015 (Heniea, 2016). Women contribute to household income 19.1% of the time, compared to 22.6 percent in 2015. There are likely reasons for a fall in women's entrepreneurial activity. The scenario has changed due to increased security threats and limited international assistance.

Qayoom (2017) has conducted research in Herat city of Afghanistan under the title of women participation in the labor market, and the result showed that Women's participation in the

labor market is influenced by education. And also the result shows that women's employment is significantly impacted by the coefficient value of the education variable, and Females' ages as a determining element enhance their employment. The findings indicates that for every additional year of age among women, the likelihood of working increases by 1.981 times. Haidari (2018) conducted research in Afghanistan and analyzed the current study's primary variable, which shows the type of occupation women were doing when they were interviewed. Women who work for government agencies, such as teachers in schools or law-grade government personnel, are examples of government employees. Farming includes agricultural tasks such as growing foodstuffs on a small plot of land. And much women are busy with Bakeries, cookies, and other home-cooked foods are sold on the side of the road, while poultry, handicrafts, and embroidery are among the other SMEs. Over half of households with a fully employed household head fall below the poverty threshold, and those with underemployed heads are more likely to experience poverty than those with unemployed ones (CSO, 2018).

A research has shown that Afghanistan's female unemployment rate is very high (Paikar, 2018). It shows that there are structural impacts on women's economic actions. Respondents to this survey expressed their opinions on the challenges to female labor force participation in Afghanistan. In Mazar-e-Sharif city, more respondents claimed "insecurity" as the reason for their unemployment. At the same time, sexual harassment on the street and sexual harassment at work were also recognized as major issues. It creates proposals to the Economic and Social Council on advancing women's rights in political, economic, social, and educational domains.

3. Research Methodology

The research methods have been designed to fit the study's main objectives on the socio-economic conditions of women entrepreneurs in Afghanistan, specifically in Bamyan Province.

The study relies heavily on primary data gathered through a questionnaire and interviews in all of the study's target regions, as well as secondary data gathered through journals, books, documents, publications, and websites, as well as the information recorded in related organizations who are working and assisting the women entrepreneurs

As a result, the outcomes may arrive at the primary data analysis strictly confined to Bamyan Province, the triangulation of data collecting, data generation, and data analysis will be employed to finish the study based on the study's objectives. An interview, observation, and a questionnaire were used to gather the necessary information. At least 300 women who work as

entrepreneurs and observations will be undertaken on the study's objectives and conditions. The sample size was selected from both categories (registered and unregistered), applied statistical tools, and analyzed the result through SPSS software.

4. Analysis and Interpretation:

Table 1: Status of the Business by Nature of the Business

Status of the business	Nature of the Business		Total
	Trading	Business	
Registered	9	146	155
Unregistered	11	134	145
Total	20	280	300

Source: Made by the author

According to Table 1, it is clear that of 300 women (155 registered and 145 unregistered), 20 women were busy with trading, and the other 280 women had business activities. Of 20 women who were busy with trading 9 are registered and 11 are unregistered, the same as 280 women who have a business, 146 were registered and 134 are unregistered.

Table 2: Testing the variables Age, Marital Status, Education Qualification, and Family Size with Related Variables

<i>Variables</i>	Chi-Square Value	Df	Asymptotic Significance (2-sided)	Pearson's R
Experiences with Age of Women	13.31	15	0.57	0.012
Date of Establishment and Age	36.30	21	0.020	-0.095
Nature of the business with Age	1.54	3	0.671	0.020
Location of the business with age	10.95	8	0.090	-0.100
Status of the business with age	4.7	3	0.189	-0.125
Term of sale with age	2.787	2	0.249	-0.095
Store the finished with the age	1.102	3	0.777	-0.038
Monthly income age	3.45	9	0.942	-0.063
Level of satisfaction from NGOs and Government assistance with age	5.594	9	0.780	-0.002
First Generation with Age	7.34	3	0.062	-0.089
Experiences with Age of women	13.31	15	0.57	0.012
Date of establishment and Age	36.30	21	0.020	-0.095
Experiences with the marital status of women	6.201	10	0.798	-0.073
Date of establishment with marital status	16.71	14	0.272	0.126
Nature of the business with Marital status	0.26	2	0.87	0.010
Location of the business with Marital Status	10.95	8	0.090	-0.100
Status of the business with Marital Status	1.18	2	0.400	0.020
Term of sale with Marital Status	2.787	2	0.249	-0.095
Store the finished with Marital Status	0.67	2	0.712	0.044

<i>Variables</i>	Chi-Square Value	Df	Asymptotic Significance (2-sided)	Pearson's R
Monthly income Marital Status	3.582	6	0.733	-0.025
Level of satisfaction from NGOs and Government assistance with Marital Status	7.748	6	0.257	0.007
First Generation with Marital Status	7.34	3	0.062	-0.089
Experiences with Education	12.18	15	0.665	0.041
Date of establishment with Education	25.56	21	0.224	0.125
Nature of the business with Education Qualification	3.18	3	0.36	-0.046
Location of the business with Education Qualification	35.99	8	0.000	0.056
Status of the business with Education Qualification	22.75	3	0.000	-0.246
Term of sale with Education.	2.787	2	0.249	-0.095
Store the finished with Education	0.540	3	0.910	0.037
Monthly income and Education	3.45	9	0.939	-0.060
Level of satisfaction from NGOs and Government assistance with Education	7.714	9	0.563	0.083
First Generation with Education	7.34	3	0.062	-0.089
Experiences with Family size	6.840	5	0.233	0.025
Date of establishment and family size	9.87	7	0.196	-0.055
Nature of the business with family size	0.016	1	0.898	0.007
Location of the business with family size	0.015	2	0.993	-0.003
Status of the business with family size	0.100	1	0.752	0.018
Term of sale with family size	2.787	2	0.249	-0.095
Store the finished with family-size	1.75	1	0.185	0.077
Monthly income family size	1.233	3	0.745	0.031
Level of satisfaction from NGOs and Government assistance with Family size	1.520	3	0.678	0.065
First Generation with family size	7.34	3	0.062	-0.089

Source: Made by the author

H₀. There is no significant relation between age, marital status, education qualification, family size, and the above-developed variables.

H₁. There is a significant relationship between age, marital status, education qualification, family size, and the above-developed variables.

According to Table 2, just the date of establishment and age both have a significant relation because the P-value is less than 0.05, and Chi-Square value is 36.3, and the Chi-Square Table Value is 32.6, which means the H₀ is rejected, and there is a significant age and date of establishment accordingly. Recently in Afghanistan, especially in Bamyan, the local government requested every woman entrepreneur to start a business from 2015 to 2018; many women entrepreneurs established their businesses. Meanwhile, international organizations also support women to start a business even though they are funded by the women who are starting the

business. However, the other variables do not have any correlation, and significantly the H_0 was accepted.

Marital status and any other variables There is no strong correlation and no significance between marital status and other mentioned variables. It is clear though statistical tools such as Chi-Square value related to Chi-e square table value and P-Value is also greater than 0.05. so all the H_0 has been accepted, and no significance between them.

In Education qualification and other related variables, the location and status of the business are significantly related. The figure shows that P-V is less than 0.05 and the Chi-Square value with DF 8 and 3 are 35.99 and 22.79, compared to the Chi-Square table value of 15.5 and 7.8 respectively, both table value calculations are less than the Chi-Square Value. So, other variables are not significant and have no strong correlation accordingly. In Family Size, there is no strong correlation; according to the figure, the P-value is greater than 0.05, so there is no significance, and the H_0 is accepted.

5. Factors affecting women entrepreneurs with both categories, registered and unregistered

This section tries to analyze the opinions of women regarding the factors affecting women entrepreneurs' interventions by surveying 300 respondents in registered and unregistered categories. The ideas of women entrepreneurs following on a five-point scale or Likert skill for related affected factors. Chi-square and person correlation tests have been used to analyze the opinions of women entrepreneurs in Bamyang Province. The opinion on women entrepreneurs regarding the related factors has been analyzed through the following five-point scale.

The below hypotheses are considered.

H_0 : There is no correlation and significant relation between the status of the business and developed variables.

H_1 : There is a correlation and significant relation between the status of business and developed variables.

For all the below variables, observed that the P-value is greater than 0.05, so do not reject H_0 and also we conclude that there is no correlation among the variables.

Table 3: Factors Effecting on Women Entrepreneurs

Variables		Status of the business				Total %	Total	P Value	x ²	DF	PR
		Registered	%	Unregistered	%						
Lack of self-confidence	Agree	63	41	52	36	38.3	115	0.351	2.097	2	0.028
	Neutral	87	56	91	63	59.3	178				
	Disagree	5	3	2	1	2.4	7				
Total		155	100	145	100	100	300				
Society feels that the skills are imported to a girl from other foreign countries.	Strongly Agree	3	2	0	0	1	3	0.385	3.043	3	0.008
	Agree	56	36	57	39	38	113				
	Neutral	92	59	84	58	59	176				
	Disagree	4	3	4	3	3	8				
Total		155	100	145	100	100	300				
Lack of encouragement from family and society.	Strongly Agree	1	1	1	1	1	2	0.485	2.446	3	0.010
	Agree	85	55	76	53	54	161				
	Neutral	61	39	64	44	42	125				
	Disagree	8	5	3	2	4	11				
Total		155	100	145	100	100	300				
Non-Cooperative attitude of husband and family members.	Strongly Agree	7	5	4	3	4	11	0.131	5.626	3	0.090
	Agree	79	51	92	63	57	171				
	Neutral	64	42	48	33	37	112				
	Disagree	4	3	1	1	2	5				
Total		155	100	145	100	100	300				
Lack of recognition and appreciation in the family	Strongly Agree	15	10	8	6	8	23	0.288	3.766	3	0.080
	Agree	83	54	78	54	54	161				
	Neutral	56	36	55	38	37	111				
	Disagree	1	1	4	3	2	5				
Total		155	100	145	100	100	300				
Poor chance of mobility for women	Strongly Agree	6	4	3	2	3	9	0.076	6.871	3	0.056
	Agree	77	50	80	56	53	157				
	Neutral	66	43	60	42	42	126				
	Disagree	6	4	0	0	2	6				
Total		155	100	145	100	100	300				
Male domination	Strongly Agree	7	5	3	2	3	10	0.448	2.657	3	0.053
	Agree	81	52	72	50	51	153				
	Neutral	63	41	68	47	44	131				
	Disagree	4	3	2	1	2	6				
Total		155	100	145	100	100	300				
Lack of sufficient time to look after children/ husband	Strongly Agree	16	10	15	10	10	31	0.328	3.446	3	0.006
	Agree	94	61	84	58	59	178				
	Neutral	42	27	46	32	29	88				
	Disagree	3	2	0	0	1	3				

Variables		Status of the business				Total %	Total	P Value	x ²	DF	PR
		Registered	%	Unregistered	%						
Total		155	100	145	100	100	300				
Lack of sufficient time to look after household activities	Strongly Agree	6	4	7	5	10	13	0.719	1.343	3	-
	Agree	85	55	82	57	47	167				
	Neutral	62	40	52	36	59	114				
	Disagree	2	1	4	3	29	6				
Total		155	100	145	100	100	300				
Lack of sufficient time to attend family/social functions.	Strongly Agree	3	2	10	7	4	13	0.076	6.881	3	-
	Agree	73	47	67	46	47	140				
	Neutral	78	50	64	44	47	142				
	Disagree	1	1	4	3	2	5				
Total		155	100	145	100	100	300				
Society has less confidence in women's ability	Strongly Agree	1	1	3	2	1	4	0.552	2.099	3	-
	Agree	72	46	68	47	47	140				
	Neutral	81	52	74	51	52	155				
	Disagree	1	1	0	0	0	1				
Total		155	100	145	100	100	300				

Source: Made by the author

In table 3 factors affecting women entrepreneurs have been assessed based on the status of their business; registered and unregistered business. And had prepared some answers to which respondents expressed their stances.

Firstly, lack of confidence being the answer, 38% of women agreed that it impacts their businesses, 59 % were neutral, and only 2% disagreed. Secondly, 1% of women strongly agreed with the fact that society feels that the skills imported to a girl from other foreign countries affect women entrepreneurs, 38% agreed, 59% were neutral, and 3% disagreed. Thirdly, lack of encouragement from family and society was supported strongly agreed by 1% of the respondents, 54% agreed, 42% were neutral, and 4% disagreed.

Moreover, 4% said that the non-cooperative attitude of husbands and family members strongly affects them. 57% of the respondents agreed, whereas 37% were neutral, and 2% disagreed. Lack of recognition and appreciation in the family has been assessed in which 8% strongly agreed, 54% agreed, 37% were neutral, and 2% disagreed. Furthermore, there were 3% strongly agreed with the idea that poor chance of mobility for women impacts women entrepreneurs, 53% agreed, 42% were neutral, and only 2% disagreed.

Male domination was another answer to which respondents reacted. 3% strongly agreed, 51% agreed, 44% were neutral, and 2% disagreed. Lack of sufficient time to look after

children/husband; 10% strongly agreed with the statement, 59% agreed, 29% were neutral, and only 1% disagreed. Lack of sufficient time to attend family/social function; 4% strongly agreed with this statement, 47% agreed, 47% were neutral, and 2% disagreed. Society had less confidence in women's ability; 1% strongly agreed, 47% agreed, and 52% were neutral. One of the factors that impact women entrepreneurs is a Lack of encouragement from family and society, with which 1 % strongly agreed, 54% agreed, 42% were neutral, and 4 % disagreed.

6. Conclusion

The key concern for improving women's lives in this society is their ability to participate in economic activities. Indeed, occupation is the only way for women to be able to support themselves. The generating of income will offer facilities and improve the quality of living.

In the study, the phrase "women entrepreneur" refers to a woman or a group of women who start, organize, and run a business. The key individual in a family partnership business has been classified as a woman entrepreneur. Women in cities nowadays are employed in industries such as marketing, advertising, manufacturing, clothing exporting, interior design, traditional design and decoration, beauty salons, and handicrafts. This study focused on Bamyan Province of Afghanistan, but, the majority of Bamyan's population is poor, women's businesses must be encouraged and should necessarily benefit women's industries so that they can share in family income and participate in decision-making within the family and at the national level and gender equality improves. It considered the status of the business and factors affecting women entrepreneurs' interventions by surveying 300 respondents in registered and unregistered categories. Meanwhile, it's trying to find the significant level of age, marital status, education, and family size as dependent variables tested with related variables. The ideas of women entrepreneurs following on a five-point scale or Likert skill for related affected factors. Chi-square and person correlation tests have been used to analyze the opinions of women entrepreneurs in Bamyan Province.

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